
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 18

Week Ending May 3, 2008

Bank Branches, Domestic

Rolling Hills Bank & Trust, Atlantic, Iowa -- to establish a branch at 502 Broad Street, Adair.

- Approved, May 1, 2008

Discount Rates

Discount and Advance Rates -- decrease in the primary credit rate from 2-1/2 percent to 2-1/4 percent by the Federal Reserve Banks of New York, Cleveland, Atlanta, and San Francisco.

- Approved, April 30, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 2-1/2 percent to 2-1/4 percent by the Federal Reserve Banks of Chicago, St. Louis, and Kansas City.

- Approved, April 30, 2008

Discount and Advance Rates -- decrease in the primary credit rate from 2-1/2 percent to 2-1/4 percent by the Federal Reserve Banks of Boston, Philadelphia, Richmond, Minneapolis, and Dallas.

- Approved, May 1, 2008

Regulations And Policies

Credit Card Accounts and Overdraft Services -- publication for comment of amendments to Regulations AA, DD, and Z to prohibit unfair or deceptive acts or practices in connection with these accounts and services (Docket Nos. R-1314, R-1315, and R-1286).

- Approved, May 2, 2008

Regulations And Policies

Privacy Act -- publication for comment of amendments to the Board's Privacy Act regulation to conform it with current recordkeeping and disclosure practices (Docket No. R-1313).

- Approved, April 24, 2008

(A/C)

Privacy Act Systems of Records -- notice of amendments to create two systems of records, to delete two unused systems, and to update routine uses of information in systems of records (Docket No. OP-1312).

- Approved, April 24, 2008

(A/C)

Enforcement

First Bank of Snook, Snook, Texas -- written agreement with the Federal Reserve Bank of Dallas and the State of Texas Department of Banking.

- Announced, May 1, 2008

WSB Financial Group, Inc., Bremerton, Washington -- written agreement with the Federal Reserve Bank of San Francisco.

- Announced, April 29, 2008

H.2 Actions under delegated authority

April 27, 2008 to May 3, 2008

BS&R Banking Supervision and Regulation

RBOPS Reserve Bank Operational and Payment System

C&CA Consumer and Community Affairs

IF International Finance

FOMC Federal Open Market Committee

OSDM Office of Staff Director for Management

Bank Branches, Domestic

Dallas

PlainsCapital Bank, Lubbock, Texas -- to establish a branch at 4002 16th Street, Lubbock.

- Approved, April 28, 2008

Cleveland

The Farmers Citizens Bank, Bucyrus, Ohio -- to establish a branch in the Planktown Country Market, 1921 Free Road, Shiloh.

- Approved, May 2, 2008

Bank Holding Companies

St. Louis

Buena Vista Bancorp, Inc., Chester, Illinois -- waiver of application to merge with BW Bancshares, Inc., Warrensburg, in connection with the merger of their subsidiaries, Bank of Warrensburg, Warrensburg, and Buena Vista National Bank, Chester.

- Granted, May 2, 2008

Kansas City

Duroc Investment Company, Table Rock, Nebraska -- to acquire Community Insurance Group, Inc., Table Rock, and thereby engage in insurance activities.

- Approved, April 30, 2008

Bank Holding Companies

St. Louis

First Cecilian Bancorp, Inc., Cecilia, Kentucky -- to retain and increase its ownership of Hambac, Inc., Hodgenville, and thereby acquire Lincoln National Bank of Hodgenville.

- Approved, May 1, 2008

Kansas City

First Financial Bancshares, Inc., Lawrence, Kansas -- to acquire Great American Bank, De Soto.

- Withdrawn, April 30, 2008

Atlanta

Greensburg Bancshares, Inc., Greensburg, Louisiana -- to become a bank holding company and to acquire Bank of Greensburg, Greensburg.

- Approved, April 30, 2008

St. Louis

Lonoke Bancshares, Inc., Lonoke, Arkansas -- to acquire additional shares of First Southern Bank, Batesville.

- Approved, May 1, 2008

Chicago

Minier Financial, Inc. Employee Stock Ownership Plan w/401(k) Provisions, Minier, Illinois -- to increase its ownership of Minier Financial, Inc., Minier, and thereby increase its indirect ownership of First Farmers State Bank.

- Approved, April 28, 2008

Bank Holding Companies

Chicago

NRBC Holding Corporation, Chicago, Illinois -- to become a bank holding company and to acquire The National Republic Bank of Chicago, Chicago.

- Approved, May 1, 2008

Dallas

Plains Acquisition Corporation, Kingwood, Texas -- to become a bank holding company and to acquire Plains State Financial Corporation, Plains; Plains Bancshares, Inc., Dover, Delaware; and Plains State Bank, Plains, Texas.

- Approved, May 1, 2008

St. Louis

Triad Bancorp, Inc., Frontenac, Missouri -- to become a bank holding company and to acquire Triad Bank, Frontenac.

- Approved, April 28, 2008

Minneapolis

U.S. Bancorp, Minneapolis, Minnesota, and U.S. Bank National Association, Cincinnati, Ohio -- waiver of application to acquire Mellon 1st Business Bank, National Association, Los Angeles, California, in connection with its merger with U.S. Bank National Association, Cincinnati, Ohio.

- Granted, April 28, 2008

Bank Mergers

Richmond

Second Bank & Trust, Fredericksburg, Virginia -- to merge with First National Bank, Christiansburg, and Planters Bank & Trust Company of Virginia, Staunton.

- Approved, May 1, 2008

Banks, State Member

St. Louis

Allied Bank, Mulberry, Arkansas -- to establish a financial subsidiary, The Mortgage Bank of Arkansas, Inc., Little Rock, and thereby provide mortgage services and engage in title insurance activities.

- Approved, April 29, 2008

Change In Bank Control

Kansas City

Duroc Investment Company, Table Rock, Nebraska -- change in bank control of Company and its subsidiary bank, State Bank of Table Rock, Table Rock.

- Permitted, April 30, 2008

Kansas City

First Missouri Bancshares, Inc., Brookfield, Missouri -- change in bank control of Bancshares, and its subsidiary bank, First Missouri National Bank, Brookfield.

- Permitted, May 1, 2008

Chicago

Harvard Bancshares, Inc., Harvard, Illinois -- to retain control of Bancshares and its subsidiary bank, Harvard State Bank, Harvard.

- Permitted, May 1, 2008

Kansas City

Republic Financial Corporation, Wichita, Kansas -- change in bank control of Corporation and its subsidiary bank, Southwest National Bank, Wichita.

- Permitted, April 30, 2008

Extensions Of Time

Dallas

First National Bank Group, Inc., Edinburg, Texas -- extension to August 4, 2008, to acquire shares of Southside Bancshares, Inc., Tyler, and thereby acquire Southside Delaware Financial Corporation, Dover, Delaware, and Southside Bank, Tyler, Texas.

- Granted, May 1, 2008

Membership

Boston

Bank of Fall River, A Co-operative Bank, Fall River, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, May 2, 2008

Boston

Chelsea-Provident Co-operative Bank, Chelsea, Massachusetts -- to become a member of the Federal Reserve System.

- Approved, May 2, 2008

Regulations And Policies

FOMC

Short-term Interest Rates -- decrease in the target for the federal funds rate from 2-1/4 percent to 2 percent.

- Approved, April 30, 2008

District: 1

Federal Reserve Bank of Boston

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
ESB BANCORP MHC	* 3A1	Application by ESB Bancorp, MHC and ESB Bancorp, Inc., both of Easthampton, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Easthampton Savings Bank, Easthampton, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	Not available
	* 3A3		Federal Register:	05/22/2008
GREEN VALLEY BANCORP, MHC	* 3A1	Application by Green Valley Bancorp, MHC, and Green Valley Bancorp, Inc, both of Southbridge, Massachusetts, to become a mutual bank holding company and stock bank holding company, respectively, by acquiring Southbridge Savings Bank, Southbridge, Massachusetts, pursuant to sections 3(a)(1) and 3(a)(3) of the Bank Holding Company Act of 1956, as amended.	Newspaper:	05/03/2008
	* 3A3		Federal Register:	05/05/2008
Greenfield Bancorp MHC	* 3A1	Greenfield Bancorp, MHC, Greenfield, Massachusetts to acquire 100% of the capital stock of Greenfield Co-operative Bank, Greenfield, Massachusetts pursuant to section 3(a)(1) of the BHC Act in connection with the reorganization of Greenfield Bancorp, MHC, Greenfield, Massachusetts, from mutual to stock form.	Newspaper:	Not available
			Federal Register:	Not available
MEDWAY CO-OPERATIVE BANK	* Branch	Medway Co-operative Bank, Medway, Massachusetts - application to establish a new branch office at 2 South Maple Street, Bellingham, Massachusetts	Newspaper:	Not available
			Federal Register:	Not applicable

District: 1

Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 2

Federal Reserve Bank of New York

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF NEW YORK, THE	Investment	The Bank of New York, New York, New York ("BNY"), to establish a Belgian-chartered bank as a subsidiary of BNY, pursuant to Section 211.9(f) of Regulation K.	Newspaper:	Not applicable
			Federal Register:	Not applicable

District: 2

Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

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District: 3

Federal Reserve Bank of Philadelphia

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
LANDMARK BANCORP INC	3A1 * 18C	Landmark Bancorp, Inc., Pittston,PA, to become a bank holding company by acquiring Landmark Community Bank, Pittston, PA.	Newspaper:	05/28/2008
			Federal Register:	Not applicable

District: 3

Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
NEW RICHMOND BANCORPORATION	CIC	<p>Interagency Notices of Change in Bank Control filed by:</p> <p>(1.) Jay L. Dunlap, Lincoln, NB to retain voting authority granted by proxy from Mark Dunlap over 58.25 shares or 55.48% of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(2.) Samad Yaltaghian, Rusden, Northants, England, to acquire 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH;</p> <p>(3.) Jay L. Dunlap, Lincoln, NB and Samad Yaltaghian, Rusden, Northants, England, in concert resulting from a proxy to vote 46.75 shares or 45.52 percent of the outstanding voting shares of New Richmond Bancorporation, New Richmond, OH granted to Jay L. Dunlap by Samad Yaltaghian.</p>	Newspaper:	Not available
			Federal Register:	Not available
WHITAKER BANK CORPORATION OF KENTUCKY	* 3A3 * 18C * Branch	<p>Whitaker Bank Corporation of Kentucky, Lexington, KY to acquire State Financial Services, Inc., Harrodsburg, KY pursuant to section 3 of the BHC Act AND State Bank & Trust, Harrodsburg, KY to merge with and into Whitaker Bank, Inc., Lexington, KY pursuant to Section 18(c) of the FDIC Act.</p>	Newspaper:	05/23/2008
			Federal Register:	05/23/2008

District: 4

Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
2730477	WESTERN RESERVE BK, MEDINA, OHIO	01/14/2008	04/04/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF THE JAMES	* Branch	Bank of the James, Lynchburg, Virginia, proposes to establish a branch at 1405 Ole Dominion Boulevard, Bedford, Virginia.	Newspaper:	05/10/2008
			Federal Register:	Not applicable

District: 5

Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 6

Federal Reserve Bank of Atlanta

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CAIXA DE AFORROS DE VIGO, OURENSE E PONTEVEDRA	FBSEA	Caixa de Aforros de Vigo, Ourense e Pontevedra, Vigo, Spain, to establish international bank branches in New York, New York, Chicago, Illinois, Los Angeles, California, and Houston, Texas.	Newspaper: Federal Register:	Not available Not applicable
COMMERCIAL BANCGROUP, INC.	* 18C * Branch	Commercial Bancgroup, Inc., along with Robertson Holding Company, L.P., both of Harrogate, Tennessee, requests a waiver of application in connection with its merger with Union National Bancorp of Barbourville, Inc., and its subsidiary, Union National Bank & Trust Company of Barbourville, Barbourville, Kentucky. In addition, Commercial Bank, Harrogate, Tennessee, proposes to merge with Union National Bank & Trust Company, Barbourville, Kentucky.	Newspaper: Federal Register:	05/30/2008 Not applicable
VERITY CAPITAL GROUP INC.	* 3A1	Verity Capital Group, Inc., Dahlonega, Georgia, to become a bank holding company through the acquisition of 100 percent of the outstanding shares of Verity Bank, Winder, Georgia (in organization).	Newspaper: Federal Register:	05/23/2008 05/27/2008

District: 6

Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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230535	BANKEAST, KNOXVILLE, TENNESSEE	10/15/2007	02/03/2008	S	Small Bank
2616076	RIVERSIDE BK OF THE GULF COAST, CAPE CORAL, FLORIDA	12/03/2007	04/03/2008	S	Int Sm Bank

CRA Examinations scheduled for **Quarter of**

Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANCORPORATION, INC.	* 3A1	First State Bancorporation, Inc., Milan, Illinois, to become a bank holding company by acquiring 100 percent of the voting shares of Lamoine Bancorp, Inc., La Harpe, Illinois, and thereby indirectly acquire First State Bank of Western Illinois, La Harpe, Illinois.	Newspaper: Federal Register:	Not available 05/30/2008
FIRST STATE BANCORPORATION, INC.	* 3A3	First State Bancorporation, Inc., Milan, Illinois, to acquire 100 percent of the voting shares of State Bank of Colusa, Colusa, Illinois.	Newspaper: Federal Register:	Not available 05/30/2008
IBT BANCORP, INC.	* 3A3	IBT Bancorp, Inc., Mt. Pleasant, Michigan, to retain more than 5 percent of the voting shares of Valley Financial Group, Ltd., Saginaw, Michigan, and thereby indirectly retain 1st State Bank, Saginaw, Michigan.	Newspaper: Federal Register:	Not available 06/02/2008
LAKE SHORE WISCONSIN CORPORATION	* 3A1	Lake Shore Wisconsin Corporation, Sheboygan, Wisconsin, to become a bank holding company by acquiring 100 percent of the voting shares of Lake Shore Bank (in organization), Sheboygan, Wisconsin.	Newspaper: Federal Register:	Not available 05/22/2008
LIBERTY FINANCIAL SERVICES, INC.	* 3A3	Liberty Financial Services, Inc., Sioux City, Iowa, to acquire 100 percent of Valley Bank N.A., Elk Point, South Dakota.	Newspaper: Federal Register:	Not available 05/26/2008
NORTHSTAR FINANCIAL GROUP, INC.	* 3A3	Northstar Financial Group, Inc., Bad Axe, Michigan, to acquire 100 percent of the voting shares of Grand Haven Bank, Grand Haven, Michigan, Kent Commerce Bank, Kentwood, Michigan, Muskegon Commerce Bank, Muskegon, Michigan, and Paragon Bank & Trust, Holland, Michigan.	Newspaper: Federal Register:	Not available 05/02/2008

Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for	Quarter of	Institution	Location
NONE			

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCOMPANY	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Holden Bankshares, Inc., Holden, Missouri, and thereby indirectly acquire Bank of Holden, Holden, Missouri.	Newspaper:	05/27/2008
			Federal Register:	05/26/2008
CENTRAL BANCOMPANY	* 3A3	Central Bancompany, Inc., Jefferson City, Missouri, to acquire 100 percent of Guaranty Bancshares, Inc., Strafford, Missouri, and thereby indirectly acquire The Greene County Bank, Strafford, Missouri.	Newspaper:	06/02/2008
			Federal Register:	06/02/2008

District: 8

Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 9

**Federal Reserve Bank of Minneapolis
Filings received during the week ending May 3, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
HATTON BANCSHARES, INC.	* 3A5	Hatton Bancshares, Inc., Hatton, North Dakota, to acquire 100 percent of Mahnomen Bancshares, Inc., Mahnomen, Minnesota, and thereby indirectly acquire First National Bank in Mahnomen, Mahnomen, Minnesota.	Newspaper: Federal Register:	Not available Not available
HAZEN BANCORPORATION, INC.	* 3A3	Hazen Bancorporation, Inc., Hazen, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to increase its ownership to 19.20%, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
JACKASS CREEK LAND & LIVESTOCK COMPANY	CIC	Notice by JCLL 2007 Irrevocable Trust B, JCLL 2007 Irrevocable Trust T, and James A. McLean, as Trustee of the trusts, all of Bozeman, Montana; Plotinus Trust, Ennis, Montana, and Peter T. Combs, Alamos, Sonora, Mexico, as an individual and as Trustee of the trust; and by C. Bruce Combs, Bozeman, Montana; Timothy Combs, Ennis, Montana; and Virginia B. Combs, Alamos, Sonora, Mexico, as individuals, which collectively are part of a group acting in concert, to retain and acquire control of Jackass Creek Land & Livestock Company, Ennis, Montana, and thereby indirectly retain and acquire control of the First Madison Valley Bank, Ennis, Montana, and the First Boulder Valley Bank, Boulder, Montana.	Newspaper: Federal Register:	Not available 05/19/2008
MCINTOSH COUNTY BANK HOLDING COMPANY, INC.	* 3A3	McIntosh County Bank Holding Company, Inc., Ashley, North Dakota, to acquire additional shares of the outstanding stock of North Star Holding Company, Inc., Jamestown, North Dakota, to maintain its 33.33% ownership, and thereby indirectly acquire Unison Bank, Jamestown, North Dakota and Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
NORTH STAR HOLDING COMPANY, INC.	* 3A3	North Star Holding Company, Inc., Jamestown, North Dakota, to acquire 100% of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008
WISHEK BANCORPORATION, INC.	* 3A3	Wishek Bancorporation, Inc., Wishek, North Dakota, through its 28.26% ownership of North Star Holding Company, Inc., Jamestown, North Dakota, to acquire indirect control of Unison Bank, Mesa, Arizona, a de novo bank.	Newspaper: Federal Register:	Not available 05/15/2008

District: 9

Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

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697455	RIDGEDALE ST BK, MINNETONKA, MINNESOTA	01/07/2008	04/23/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
FIRST STATE BANK	* Branch	First State Bank, Lincoln, Nebraska, to establish a branch at 108 West Third Street, Firth, Nebraska.	Newspaper:	05/15/2008
			Federal Register:	Not applicable

District: 10

Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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12058	BANK OF HOLDEN, HOLDEN, MISSOURI	01/14/2008	04/15/2008	S	Small Bank

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 11

Federal Reserve Bank of Dallas

Filings received during the week ending May 3, 2008

Filer	Filing Type	Filing Proposal	End of Comment Period	
BI-STONE BANCSHARES, INC.	CIC	Notice by Greg S. Stubbs and Jennifer J. Stubbs, Groesbeck, Texas, to acquire an interest in Bi-Stone Bancshares, Inc., Mexia, Texas, and indirectly acquire Incommons Bank, N.A., Mexia, Texas.	Newspaper: Federal Register:	Not available 05/16/2008
BI-STONE BANCSHARES, INC.	CIC	Notice by Brad Butler and Denise Butler, Wortham, Texas, to acquire an interest in Bi-Stone Bancshares, Inc., Mexia, Texas, and indirectly acquire Incommons Bank, N.A., Mexia, Texas.	Newspaper: Federal Register:	Not available 05/16/2008
HASKELL BANCSHARES, INC.	CIC	The Haskell Bancshares, Inc. Employee Stock Ownership Plan, Haskell, Texas, Robert Howard, Abilene, Texas, Dan R. Griffith, Haskell, Texas, and Andrew Gannaway, Haskell, Texas, acting as Trustees, to retain ownership and control of Haskell Bancshares, Inc., Haskell, Texas, and indirectly its subsidiary, Haskell National Bank, Haskell, Texas.	Newspaper: Federal Register:	Not available Not available
LIVE OAK BANCSHARES CORPORATION	4c8	Live Oak Bancshares Corporation, George West, Texas, to engage in title insurance activities pursuant to Section 225.28(b)(11)(iii) (A) of Regulation Y; real estate settlement servicing pursuant to Section 225.28(b)(2)(viii) of Regulation Y; and real estate title abstracting services pursuant to Board Order 1995 FRB 805, as a result of its proposed 75.5 percent investment in Forehand Title Management LLC, George West, Texas.	Newspaper: Federal Register:	Not applicable 05/19/2008
NEW MEXICO FIRST FINANCIAL, INC.	CIC	Notice by Mr. Kelly O. Dunn, Scottsdale, Arizona, and Mr. Larry Lee Sheffield, Phoenix, Arizona, et al, acting in concert, to acquire control of New Mexico First Financial, Inc., Las Cruces, New Mexico, and indirectly acquire Mesilla Valley Bank, Las Cruces, New Mexico.	Newspaper: Federal Register:	Not available Not available
WEST BANCSHARES, INC.	CIC	Notices by Ms. Laura Lankford, West, Texas; Mr. George B. Graves, Jr., Waco, Texas; and Ms. Sarah Lou Bracken, Waco, Texas, to acquire 37.04 percent; 27.93 percent; and 26.33 percent, respectively, of West Bancshares, Inc., West, Texas, and indirectly acquire Pointwest Bank, West, Texas.	Newspaper: Federal Register:	04/09/2008 04/22/2008

District: 11

Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act

District: 12**Federal Reserve Bank of San Francisco****Filings received during the week ending May 3, 2008**

Filer	Filing Type	Filing Proposal	End of Comment Period	
BANK OF HAWAII	* Branch	Bank of Hawaii, Honolulu, Hawaii, to establish a branch office at 2155 Kalakaua Avenue, Suite 318, Honolulu, Hawaii.	Newspaper:	05/08/2008
			Federal Register:	Not applicable
GATEWAY PACIFIC BANCORP	* 3A1	Gateway Pacific Bancorp to become a bank holding company by acquiring 100 percent of Gateway Pacific Bank (In Organization), both of National City, California.	Newspaper:	Not available
			Federal Register:	05/26/2008
LA JOLLA PACIFIC BANCORP	* 3A1	La Jolla Pacific Bancorp to become a bank holding company by acquiring 100 percent of Home Bank of California, both of San Diego, California.	Newspaper:	05/22/2008
			Federal Register:	05/22/2008

District: 12

Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for	Quarter of
Institution	Location
NONE	

* Subject to the provisions of the Community Reinvestment Act